

It's Time to Think about Your Health Insurance Coverage

It's Time to Think about Your Health Coverage

Whether you're covered under Medicare, or don't have any health insurance at all, the time to review your health coverage is fast approaching

DOVER, DE—If you are unhappy with your health insurance coverage, or don't have any at all, Delaware Insurance Commissioner Karen Weldin Stewart wants to alert you to two important sets of dates coming up soon.

October 15 through December 7 is the time for Medicare Open Enrollment. It's the time when all people with Medicare are encouraged to review their current health and prescription drug coverage, including any changes in costs, coverage, and benefits that will take effect next year.

Call the Delaware Medicare Assistance Bureau, DMAB, at 1-800-336-9500 for help with all of your questions related to Medicare and Medicare prescription drug plans, such as Part D. You can also get information on DMAB's website, www.delawareinsurance.gov/DMAB. Staff and trained volunteers are available to meet with Medicare recipients at various locations throughout each county to review your current prescriptions and options in-person.

If you want to change your Medicare coverage for next year, this is the time to do it. If you're satisfied that your current coverage will continue to meet your needs for next year, you don't need to do anything. Staff members are also able to help with questions about Medicare Advantage plans.

If you are not on Medicare and need health insurance, **November 15 through February 15** is the open enrollment period for the Health Insurance Marketplace at www.HealthCare.gov. If you need to enroll in a plan, or review your current plan and options, visit www.ChooseHealthDE.com to get connected to free, local help from a trained Marketplace Guide. Help is also available by phone at 1-800-318-2596 (this number connects to a national call center).

Many individuals and their families will qualify for federal subsidies to help lower health insurance premiums. Talk to a Marketplace Guide or set up an account on Healthcare.gov to get more information about plans and coverage available, as well as costs and subsidies.

###

Open Enrollment Season: Know YOUR Dates	
If you have Medicare:	If you are not on Medicare and need health insurance:
October 15 to December 7, 2014	November 15, 2014 - February 15, 2015
Call the Delaware Medicare Assistance Bureau, DMAB , for help with all of your questions related to Medicare & Medicare prescription drug plans (Part D).	If you need to enroll, or review your current plan and options, visit the Health Insurance Marketplace at Healthcare.gov .
<i>Medicare is not part of, or affected by, the Health Insurance Marketplace (Healthcare.gov)</i>	Visit Choosehealthde.com to get free, local help from a trained Marketplace Guide.
1-800-336-9500 delawareinsurance.gov/DMAB	Choosehealthde.com 1-800-318-2596
	
<p>Insurance Commissioner Karen Wedlin Stewart, CIR-MI Delaware Department of Insurance - www.delawareinsurance.gov 841 Silver Lake Blvd. Dover DE 19904 - 302-674-7300</p> 	

*Delaware Department of Insurance: "Protecting Delawareans
through regulation and
education while providing oversight of the insurance industry
to best serve the public."*